



Police Credit Union

GO SIXTY PLUS
Live life better.



General Advice Warning

- Any general advice given in today's presentation does not take into account any of your objectives, financial situation or needs.
- For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs.
- Before you make a decision about whether to acquire any product, you should obtain and read any relevant product disclosure documentation.

Our History

- Started by South Australian Police in **1970**
- We're for **everyone**
- Over **40,000** happy Members and a Customer Satisfaction Rating consistently above 90%
- **Non-profit** – owned and controlled by Members
- Give back to the **community**



CFS FOUNDATION
Supporting Volunteer Firefighters

SES SOUTH AUSTRALIAN
VOLUNTEERS'
ASSOCIATION INC.





- Research into the 60+ demographic, led to developing **GO SIXTY PLUS** range of specialised, unique and person-centred products
- Benefits anyone **over 60**
- Reside in **own home** or **retirement village**
- Helps you **achieve your financial needs** and goals to live life better

Your Personal Relationship Manager

GO SiXTY PLUS



Linda Ginever – GO SiXTY PLUS

- Worked in the financial services industry since 1990
- Joined Police Credit Union in 2010 as a financial planner
- Now in the role of Relationship Manager for our GO SiXTY PLUS range of products
- Fun fact... I'm one of ten children (number 8) and was almost named Octavia!

0438 859 797 | lginever@policecu.com.au

Bridge to Retirement Loans

GO SIXTY PLUS



- A loan up to **75% of the value of the current home**, to pay in advance for the purchase of an independent living unit in a retirement village or for aged care accommodation &/or provide funds to redecorate current home prior to sale
- Allows for an **easy and smooth transition to new abode** with no need for simultaneous settlement, thereby reducing stress
- **No need for regular repayments** as the loan is repaid upon the sale of the current home. You have up to 12 months to sell.

Terms, conditions, fees, charges and lending criteria apply. Full details upon request. All information is current as at 09/04/2024 and subject to change. The Target Market Determination is available at www.policecu.com.au/target-market-determination or by calling 1300 131 844. Any advice herein does not take into account your personal objectives, financial situation or needs. Please consider your circumstances and the Information Statement available from Police Credit Union to decide if the product is right for you. Police Credit Union reserves the right to withdraw or amend product features at any time.

Lifestyle Personal Loans

GO SIXTY PLUS



- A **personal loan** for those **residing in an approved retirement village**, wishing to access equity secured against their 'license to occupy' for any worthwhile purpose (excluding debt consolidation)
- Minimum loan **\$5,000** up to maximum loan **\$50,000**
- **5 year maximum** loan term
- Principle and interest repayments to be made weekly, fortnightly or monthly

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Home Care Services Loan

GO SIXTY PLUS



- Tailored to **help you remain at home as long as possible** with ability to **access capital tied up in the home** to fund home care services, home improvements, replace vehicles, medical expenses, etc.
- Minimum loan **\$20,000**
- Choice of **variable, fixed or mix of both** interest rates
- Principle and interest repayments to be made **weekly, fortnightly or monthly**
- Maximum term of the loan determined by applicant(s) life expectancy

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Reverse Mortgage

GO SIXTY PLUS



- **Borrow money using equity** in your home as security for the loan
- One person must be aged 60+, with youngest aged 55+
- Loan amount calculated by applying a Loan to Value Ratio (set by government regulation) based on the age of the youngest person applying for the loan
- Loan can be taken as a **lump sum**, **regular income stream**, or a **combination** of these options. You can also apply for a cash reserve for future needs
- Interest rates typically higher than ordinary home loans
- No need to make repayments - loan must be repaid in full if you sell your home, move into aged care or pass away

Police Credit Union acts as an introducer to Heartland Reverse Mortgages. Subject to complying with the terms and conditions of the Heartland Reverse Mortgage, you will not owe more than the net sale proceeds of your home loan and you can keep your home for as long as you choose. Applications are subject to loan approval criteria. Terms, conditions, fees and charges apply. Credit provided by ASF Custodians Pty Ltd (ACN 106 822 780/Australian Credit Licence No. 386781).

Master Club Account

GO SIXTY PLUS



Flexible. Better Rates. Less Fees.

- Takes care of your **everyday finances**
- **NO monthly** or **account keeping fees**
- **FEE FREE** over the counter branch withdrawals, direct credits, online and phone banking
- **Competitive**, stepped interest rates
- **NO minimum deposit**, withdrawal or account balance

Terms, conditions, fees, charges and membership criteria apply. Full details upon request. Information current as at 09/04/2024. The Target Market Determination is available at www.policecu.com.au/target-market-determination or by calling 1300 131 844. Any advice herein does not take into account your personal objectives, financial situation or needs. Please consider your circumstances and the Information Statement available from Police Credit Union to decide if the product is right for you. Police Credit Union reserves the right to withdraw or amend product features at any time.

Term Deposits

GO SIXTY PLUS



With a term deposit:

- Your savings are safe and secure – backed by the \$250,000 Government Guarantee
- You can choose your preferred term length and interest payment option. Then sit back and watch your money grow via our range of access options
- Master Club Members receive a bonus 0.05% to all standard rates. Base rate of 0.05% P.A. applies to deposits less than minimum investment of \$5,000. Rates are subject to change.

Terms, conditions, fees, charges and membership criteria apply. Full details upon request. Minimum \$5,000. New money only. For rates on amounts above \$2,500,000 please contact Police Credit Union. Information current at 09/04/2024 and subject to change. The Target Market Determination is available at www.policecu.com.au/target-market-determination or by calling 1300 131 844. Any advice herein does not take into account your personal objectives, financial situation or needs. Please consider your circumstances and the Information Statement available from Police Credit Union to decide if the product is right for you. Police Credit Union reserves the right to withdraw or amend product features at any time.



A conversation with us could help you achieve your financial goals

- Take advantage of a **free** no obligation Your Money Plan conversation.
- Check your financial health
- Establish a new or better budget
- Set goals for today and tomorrow and find ways to achieve them faster
- Receive a **free** personalised comprehensive Statement of Financial Position

Police Credit Union Ltd (PCU) does not give financial planning advice. PCU only gives advice in relation to basic deposit products (including term deposits), non-cash payment facilities, general insurance products and credit products which are issued or distributed by PCU itself. Any advice given is based on information you have given PCU and information PCU already holds about you when the advice is given (eg your PCU account information). You must ensure the information you give PCU is accurate and complete. If it is not, the advice may be based on inaccurate or incomplete information about your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in the light of your own objectives, financial situation or needs, to act upon PCU's advice. Further, the information is not to be used or relied upon by any third party.

Branch locations

South Australia

Adelaide – 17-23 Carrington Street, Adelaide

Mt Barker – Shop 46, Mount Barker Central, Hutchinson Street, Mount Barker

Tea Tree Plus – Shop 6, Tea Tree Plus, 1016-1030 North East Road, Modbury

Marion – 486-492 Morphett Road, Warradale SA

Mt Gambier – 42 Helen Street, Mount Gambier SA

Yorketown – 15 Warooka Road, Yorketown SA

Northern Territory

Palmerston – Shop T57, Gateway Shopping Centre, Roystonea Ave, Yarrawonga NT



Linda Ginever – GO SiXTY PLUS
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policecu.com.au

#BankOnUs     

Police Credit Union Ltd (PCU) ABN 30 087 651 205 AFSL/Australian Credit Licence 238991. Terms, conditions, fees, charges, lending and membership criteria apply. Full details upon request. All information correct as at 09/04/2024 and subject to change. PCU reserves the right to withdraw or amend product features at any time.

